

MEMORANDUM

To: June Milby

From: Becky Slifkin and Victoria Freeman

Date: December 5, 2000

Subject: Written comments on NC Health Choice

June, we have completed analysis of surveyed parents' responses to the open-ended questions at the end of our time 2 survey. After trimming the sample for surveys that were received beyond our cut-off date, we have a final sample size of 987, and an overall response rate of 74% (these are parents that completed both the time 1 baseline survey and the time 2 survey). This is an excellent response rate.

Among the 987 individuals in the sample, 905 (92%) had some written comments. This is a VERY HIGH response rate for a question that asks people to write in a response rather than just circling a number. Respondents were asked two open-ended questions: "What do you like best about North Carolina Health Choice?" and "What do you like least about North Carolina Health Choice?"

Responses to the question "What do you like best about North Carolina Health Choice?"

Among the 905 with written comments, all but 12 responded to the "like best" question. We grouped the responses into eight general categories. An individual's response could fall in multiple categories. For each category, we include a series of phrases that capture the essence of what people were expressing, but are not the actual words of any one individual.

1. **Generally pleased** (couldn't otherwise categorize) (27% of the parents surveyed gave an answer in this category):
 - THANK YOU!!!!
 - We appreciate it more than you will ever know.
 - This helps working people who are trying to better their lives.
 - It's good insurance that meets all my child's needs.
 - I love everything about this insurance.
2. **Financial aspects of program** (32%)
 - NC Health Choice pays for things I couldn't afford.
 - I like the low co-payment.
 - It helps a lot when your child needs medicine you can't afford.
 - Without NC Health Choice I couldn't take my children to the doctor because I couldn't pay.

3. **Access to providers** (18%)
 - My child can go to any doctor I choose.
 - Most doctors and dentists take NC Health Choice.
 - You can go to the doctor you want with no questions asked.
 - I can take my child to a doctor that's closer to home.
4. **Benefits** (7%)
 - This insurance covers a lot of things.
 - I can get my child a check-up when he or she is not sick.
 - My child can get all the services he or she needs.
5. **Plan administration** (8%)
 - Easy to use, great service.
 - Everybody answers my questions.
 - I like the small card.
 - There are no hassles or red tape.
 - They pay quickly and send a report that I like.
6. **Eligibility requirements** (3%)
 - It's easy to apply for and it's good for a year.
 - You can get it even if your child already has health problems.
7. **No stigma** (3%)
 - We don't feel poor or embarrassed like we did on Medicaid.
 - Doctors treat us better.
 - It's more like real insurance.
8. **No worry** (9%)
 - I like the security of knowing my child is insured.
 - I worry a lot less because I know my child can get the help he needs if he's sick.
 - Now I know my daughter's health is protected because she has insurance.
 - NC Health Choice gives me peace of mind.

Responses to the question “What do you like least about North Carolina Health Choice?”

Among the 699 who responded to the “like least” question, 386 actually had no concerns about the program, responding that what they liked least about NC Health Choice was “nothing.” There were only 313 (39%) respondents that mentioned aspects of the program that they didn't like. We grouped the responses into ten general categories. Again, an individual's response could fall in multiple categories.

1. **Dentist won't accept** (7% of all respondents gave an answer in this category):
 - It's really hard to find a dentist that will accept NC Health Choice.

- The local dentists won't accept this and I have to travel out of town to get my child dental care.
- 2. Physicians won't accept (4%)**
 - Only some doctors take NC Health Choice
 - Some doctors refuse.
 - Some have never heard of the plan.
 - 3. Unspecified providers won't accept (2%)**
 - I could hardly find anyone who accepted it.
 - None of the places close to my home will take NC Health Choice.
 - 4. Dental coverage limits (5%)**
 - Most of what my child needs is not covered by NC Health Choice.
 - My daughter badly needs braces and they're not covered.
 - 5. Plan administration (3%)**
 - I don't have all the information I need on coverage and providers that will accept NC Health Choice.
 - There is too much paperwork.
 - When my income changed I was only give a week to come up with the \$100.
 - DSS does not update addresses, even when you tell them, and my child lost coverage because I didn't get the re-enrollment forms.
 - It takes too long to find out if you're accepted and get your card.
 - 6. Other coverage limits (3%)**
 - Need more mental health.
 - I'm still getting bills for physicals.
 - The limits on glasses is bad—my child's vision got worse before NC Health Choice would pay for a new pair of glasses.
 - NC Health Choice doesn't pay for as many needed things as Medicaid did. When you don't have money it's hard to buy gas to get to the doctors or medical supplies or stuff like that.
 - 7. Enrollment fee and co-pays (2%)**
 - Sometimes I can't afford the co-payment.
 - The enrollment fee is what I like least—DSS thought we had enough money to pay it, but I sure don't know where it is.
 - 8. Re-enrollment process (4%)**
 - Every year is too often to have to re-apply.
 - You have to sit in DSS all day, and then I didn't get anything in the mail and don't know if my daughter is accepted.
 - The paperwork is too much, especially if you're self-employed.

9. Stigma (1%)

- My dentist has different cancellation policies for people with NC Health Choice.
- Some providers look down on you.
- Social Services is rude and hasn't gotten to know me.

10. Population covered (3%)

- I wish I could get NC Health Choice for myself.
- Why doesn't it cover children over 18 who are in college?
- There needs to be affordable insurance for all children, no matter what their parent's income is.
- My child has a pre-existing condition and won't be able to get insurance anywhere else. Although NC Health Choice is great, when you try to better yourself you get penalized—my income is now just over the line and I've lost NC Health Choice, but I don't make enough more money to pay for private insurance for my child.